



## Commonwealth of Kentucky Public Protection Cabinet

**For Immediate Release**

**Contact: Ronda Sloan  
502-564-6098  
502-330-1804**

### **STATE CHECKING INSURER RESPONSE TO STORM DAMAGE** *Initial reports show widespread damage, adequate adjusters on the ground*

FRANKFORT, Ky. (Sept.19, 2008) – The Kentucky Department of Insurance (DOI) continues to assess insurance company response to the devastating Sept. 14 windstorms. The storms caused widespread damage, according to reports that insurers submitted to DOI, but company representatives were on the ground quickly to begin the claims process.

“There was a delay in the beginning because many areas were blocked by downed power lines and trees. Company representatives are not first responders so they are careful to stay out of the way until that important work has been completed,” said DOI Commissioner Sharon P. Clark. “However, we are hearing from many companies, some daily, and are pleased so far with the responsiveness.”

Clark said most of the inquiries received by DOI’s Consumer Protection and Education Division have been related to tree damage or food spoilage.

“We urge consumers to be patient as they work through the claims process. Many adjusters were working in Gulf Coast states impacted by Hurricane Ike and are being pulled back to Kentucky. With the widespread damage we’ve seen, it will take some time to respond to all customers,” she said.

DOI offers these basic tips:

- Most policies cover tree removal if the tree falls on a covered structure.
- If your neighbor’s tree falls on your property and damages a covered structure or vehicle, your insurance policy covers your loss.
- Read your policy carefully. Many policies do not offer coverage for food spoilage if the electrical outage took place off premises.

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- When the adjuster arrives, ask for identification. Get the adjuster's name, a local phone number and the company he/she represents. Ask questions and take detailed notes.
- Broken glass or other damage to your car is covered if you have comprehensive coverage. You are not covered if you only have liability insurance.
- When having repairs completed, deal only with reputable, licensed and insured local contractors you know or can check out. Don't deal with "fly-by-night" remodelers who go door-to-door, especially those offering greatly reduced prices.
- Contact DOI at 800-595-6053 and ask for a copy of "After the Storm Has Passed." This publication includes valuable information, a complaint form and information on how to prepare for the next disaster. The publication is available online at <http://doi.ppr.ky.gov/kentucky/Documents/pubs/AfterTheStorm060408.pdf>

"While we hope things will go smoothly, we want the consumers of the commonwealth to know that we are available to help them with weather-related complaints or concerns," said Commissioner Clark.

The Department of Insurance is an agency of the Public Protection Cabinet.